



# Beneficiary News

[www.europe.tricare.osd.mil](http://www.europe.tricare.osd.mil)

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## Is Your Sponsor Deployed? Health Care Considerations for Active Duty Family Members Enrolled in TRICARE Europe Prime

**Troy Kitch**

*TRICARE Europe Public Affairs & Marketing*

Due to recent increases in U.S. military activity in support of Operation Iraqi Freedom, some Active Duty family members in Europe may be considering whether to stay overseas or temporarily return to the U.S. during the extended deployment of their Active Duty sponsors. The following are considerations for family members enrolled in TRICARE Prime concerning their medical and dental care as they weigh this important decision.

TRICARE Europe officials stress that health care is available for eligible beneficiaries if they choose to stay overseas or decide to temporarily return home. However, the type of benefit that may be available will vary for those who choose to return home.

### IF YOU STAY OVERSEAS

TRICARE Europe Prime Active Duty family members who choose to remain at their overseas location will continue to receive TRICARE Europe Prime benefits as usual.

Increased deployments may affect the availability of appointments at some Military Treatment Facilities (MTFs) in Europe, but beneficiaries will continue to be seen by MTFs to the maximum extent possible.

"Our priority is to make sure we take care of our beneficiaries at all times, regardless of deployments and contingencies," said Air Force Master Sgt. Ron Peoples, TRICARE Europe Senior Enlisted Advisor, "If you're an active duty family member whose spouse is deployed, we guarantee you and your family will continue to have access to great health care wherever you live, whether from your local MTF or our top-notch host nation providers."

Beneficiaries who are referred to host nation providers can count on quality, competent medical care through the TRICARE Europe Preferred Provider Network (PPN). This network represents the best-available host nation providers in Europe, Africa, and the Middle East.

Regardless of deployment activity, the procedure for making an appointment remains the same for all TRICARE Europe beneficiaries. Simply contact your MTF for an appointment as you normally do. If there is no space available at that time, your servicing TRICARE Service Center, in coordination with your Primary Care Manager (if you have one), will work with you to refer you to a member of TRICARE Europe's Preferred Provider Network. If you are a TRICARE Prime member, you will always need to get a referral (authorization) before seeking care



**Your local TRICARE Service Center is your first stop for all your healthcare needs. Beneficiaries who remain overseas while their sponsor is on a long-term deployment can continue to expect top-notch medical care from our robust system of Military Treatment Facilities and host nation network providers.**

outside of the MTF. If you are not a Prime member, you should contact your servicing MTF to see if there is currently space available to see you.

Prime AD family member beneficiaries who live near Dental Treatment Facilities (DTF) can typically expect dental care from their local military providers. However, it is possible that some DTFs may have limited space availability during times of high operational tempo or deployment. In such a case, family members might be asked to seek dental care from host nation providers – and the costs of such care may be high. The TRICARE Dental Program (TDP) is available to help defray these costs. Beneficiaries may enroll in the TDP at any time. For more information, visit [www.ucci.com](http://www.ucci.com).

The simplest choice for Active Duty family members in terms of TRICARE medical and dental coverage is to remain at home in their overseas location. TRICARE Service Centers are available at locations around Europe to help beneficiaries get the care that they need. More information is available at [www.europe.tricare.osd.mil](http://www.europe.tricare.osd.mil).

— **If You Decide to Return to CONUS, See Page 2**

# TRICARE Europe Beneficiary Feedback

The information in this column features frequently asked questions from beneficiaries and answers provided by the TRICARE Europe Office staff.

**Q:** *I just recently PCSed from Germany back to the U.S. I took 30 days of leave en route and had to bring my wife to the Emergency Room during this time. Upon in-processing at my new unit they told me I must send this bill to TRICARE Europe. What do I need to do to take care of this bill?*

**A:** You remain enrolled in TRICARE Europe for 60 days from the date you depart Europe. This ensures that you have continued coverage while en route. Now that you are at your new duty station, you should transfer your enrollment to your new region immediately. As for your wife's ER visit, you do need to file your claim with WPS (TRICARE Europe's foreign claims processor) because she was enrolled in our region at the time of her treatment.

**Q:** *I am an Active Duty soldier stationed in the U.S. My children are currently living with their mother in a TRICARE Europe Prime Remote location in Europe (i.e. more than 50 miles from a military Medical Treatment Facility). My children are already enrolled in DEERS – What can I do to get TRICARE benefits for them?*

**A:** If your children are DEERS eligible, they may use TRICARE Standard. Because your children are in a remote location without you (their sponsor), they will not be eligible

for TRICARE Europe Prime Remote. Your children may see any civilian provider, but you may find that a number of civilian providers require up-front payment. In this case, you must pay and then file for reimbursement. When filing for reimbursement with TRICARE, clearly annotate somewhere on the claim form to PLEASE PAY PATIENT if you were required to pay up front. If you have Other Health Insurance (OHI), the OHI company is required by law to be first payer. In this case, any claims from your children's care must first be sent to your OHI first and then filed with TRICARE afterwards. Your OHI Explanation of Benefits must be included when filing a secondary claim with TRICARE.

**Q:** *I am having trouble filling out an online TRICARE Europe Customer Comment card online. Am I doing something wrong?*

**A:** The online Customer Comment Card form allows you to select from over 8,000 providers. Downloading this form might be problematic if you are attempting to complete the form using a slow modem connection, or when there is heavy internet traffic. You may try to submit your comments online during off-hours (before Central European business hours is the best time) when Internet traffic is lightest. If you are still unable to connect, please consider downloading the Microsoft Word version of the form at: <https://telemed.europe.tricare.osd.mil/main/commentcard/HostNationCustomerCard.doc>. You may either e-mail completed forms to TRICARE Europe at [teoweb@europe.tricare.osd.mil](mailto:teoweb@europe.tricare.osd.mil) or fax them to 06302-67-6378 (DSN 496-6378). We are currently revising the Customer Comment Card to make it run more efficiently for our customers.

## IF YOU DECIDE TO RETURN TO CONUS

TRICARE Europe Prime Active Duty family members who decide to return to the Continental U.S. should follow the guidelines listed below to ensure hassle-free transition of their health care.

○ TRICARE Europe Prime AD family member beneficiaries who wish to return to CONUS should first contact their local overseas TRICARE Service Center (TSC) for assistance. TSC staff can provide help with enrollment transfers and answer any questions you have about your health care.

○ TRICARE Europe Prime AD family member beneficiaries who voluntarily return to CONUS have 60 days from their date of departure from OCONUS to enroll in a stateside TRICARE Prime program (if available). On the 61st day,

their enrollment will revert to TRICARE Standard if no action is taken. Beneficiaries should contact their local TRICARE Service Center prior to departing for CONUS for more detailed instructions tailored to specific locations in the U.S.

○ Beneficiaries who remain in the U.S. for less than 60 days do not need to transfer their enrollments. These members will continue to enjoy TRICARE Europe Prime coverage, provided they return to their home in Europe within 60 days.

○ If TRICARE Europe AD family member beneficiaries voluntarily return to a CONUS location where Prime is not offered (more than 50 miles from a MTF), they will automatically revert to TRICARE Standard. Standard is the military's 'fee for service' medical plan, which includes fiscal year deductibles and

cost shares. TRICARE Prime will not be available for these beneficiaries after 60 days.

○ TRICARE Europe beneficiaries who plan to remain stateside for more than 60 days are encouraged to enroll in their gaining region as soon as they arrive in CONUS to avoid any enrollment/claims problems. Beneficiaries have 60 days to transfer their enrollments.

○ If beneficiaries have problems or questions about their health care in CONUS, they may contact the TRICARE Europe Centralized TRICARE Service Center at commercial 011-49-302-67-7433/34 or toll free (from the U.S.) at 1- 888-777-8343. In CONUS, they may also call the TRICARE Health Care Finder at (800) 242-6788.

# Hearing Aids for Retirees and their Families

**Uli Engel**

*Deputy Director, Regional Operations*

TRICARE programs do not cover hearing aids for retirees or their family members. However, some military facilities support a Retiree At Cost Hearing Aid Purchase Program (RACHAPP) or Retiree Hearing Aid Purchase Program (RHAPP) for retired U.S. military personnel in need of hearing aids.

The Military Audiology Association (MAA) lists several military facilities that offer RACHAPP/RHAPP programs at [www.militaryaudiology.org](http://www.militaryaudiology.org).

The information posted on the MAA web site is provided at right, and is provided "as is" for interested mailing members.

Before traveling to a particular base/post that's listed here to participate in a RACHAPP/RHAPP program, we highly recommended that you contact the facility first to ensure the program is still available.

**TRICARE Europe locations where RHAPP/RACHAP is available for U.S. military retirees include:**

- Aviano AB, Italy
- Lakenheath AB, England
- Landstuhl, Germany  
(Landstuhl offers services for family members and DoD Civilians as well)
- Naples NH, Italy
- Rota NH, Spain
- Sigonella NH, Italy
- Spanghdalem AB, Germany

**Contact your TRICARE Service Center or visit [www.militaryaudiology.com](http://www.militaryaudiology.com) for contact information.**

**SOURCE: Military Audiology Association  
([www.militaryaudiology.org](http://www.militaryaudiology.org))**

**Register**  
**Login**  
[Forgot Password](#)

**Important Resources**

- Policies and Benefits
- Reimbursement Rates
- Provider Resources
- Beneficiary Resources
- Electronic Claims
- TRICARE for Life
- Toll-Free Numbers
- Map of Regions
- TRICARE Brochures
- Report Fraud and Abuse
- Glossary of Terms
- TRICARE Forms

**Need Help?**  
Contact our friendly Customer Service staff!

**Welcome!**

Wisconsin Physicians Service (WPS) is pleased to provide you with a comprehensive website for obtaining all the information you need on the TRICARE Program. WPS is proud to be partnered with Humana Military for TRICARE Overseas.

If you are a first time user of this site, [choose your username and get a password by registering with us!](#)

**Beneficiary**

- Determine eligibility for the TRICARE program
- Obtain up-to-date information on your out-of-pocket copayments and deductibles
- Check the status of claims and obtain duplicate Explanations of Benefits
- Update your address for mailing Explanations of Benefits
- Ask Customer Service a question in a secured online message environment
- Update what we have on file for your other health insurance

**Provider**

- Obtain eligibility, where to file a claim or out-of-pocket expense information
- Obtain information if the beneficiary has met their catastrophic cap or deductible
- Query claim status and duplicate Explanations of Benefits
- Submit claims online and receive an immediate response
- Ask Customer Service a question in a secured online message environment

**WPS**  
proud to be supporting our military community

## New WPS "TRICARE4u" Website Deployed

**Uli Engel**

*Deputy Director, Regional Operations*

Wisconsin Physician Services recently deployed a new TRICARE website at [www.tricare4u.com](http://www.tricare4u.com). This is a comprehensive site for obtaining all the information a beneficiary needs about the TRICARE Program.

In addition to providing general information, the site also offers beneficiaries the ability to review the status

of claims and obtain duplicate Explanations of Benefits. Beneficiaries may also update their address and access customer service in a secured online environment. Primary health insurance information may also be updated on the site.

Providers can also register and obtain eligibility and catastrophic cap information. They may also check claims status and obtain duplicate TRICARE EOBs.

Visit [TRICARE4u.com](http://TRICARE4u.com) for more information.



# New TRICARE Benefits for Activated Reserve Component Members and Their Families

**Troy Kitch**

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TRICARE Prime and TRICARE Prime Remote (TPR) benefits are now available for Reserve Component family members if their sponsor is on federal active duty orders for more than 30 days. Previously, Reserve Component members had to be on active duty orders for more than 179 days before family members were eligible for TRICARE Prime.

This policy change includes Reserve Component members who are already deployed to Europe, Africa, or the Middle East on orders for more than 30 days.

Family members of these individuals may now enroll in TRICARE Prime or TRICARE Prime Remote for Active Duty Family Members (TPRADFM), even though their sponsor is already deployed. (Note: "TRICARE Europe Prime Remote" and "TPRADFM" in CONUS are distinct, separate programs)

Guard and Reserve family members who reside with their sponsors in a CONUS Prime location at the time of the sponsor's activation can now enroll in TRICARE Prime if their sponsor is called to active duty for more than 30 days.

Guard and Reserve family members who reside with their sponsors in a CONUS TRICARE Prime Remote location at the time of the sponsor's activation can now enroll in the TPRADFM program if their sponsor is called to active duty for more than 30 days.

For family members to be eligible to enroll in the stateside TPRADFM program, the following conditions must be met:

○ The Service member must be activated on federal orders for

more than 30 days.

○ Family members resided with the Service member prior to the member's activation in a TRICARE Prime Remote designated zip code.

○ The family continues to reside at this residence while the Service member is deployed.

Family members may check the CONUS TRICARE Prime Remote Web site at [www.TRICARE.osd.mil/remote](http://www.TRICARE.osd.mil/remote) and type in their CONUS zip code or call their regional Beneficiary Information Line (contact numbers available at [www.TRICARE.osd.mil](http://www.TRICARE.osd.mil)) to determine if a location is in a state-side Prime Remote area.

Guard and Reserve family members who choose not to enroll in either the TRICARE Prime or TPRADFM program may still use their TRICARE Standard and Extra benefits, with applicable cost shares and deductibles.

To ensure proper enrollment and avoid claim problems, Guard and Reserve sponsors need to verify that DEERS information for themselves and their

family members is accurate and up-to-date. DEERS information may be verified or updated by contacting or visiting the nearest uniformed services personnel office. Beneficiaries may also contact the DEERS office at 1-800-538-9552 (this is not toll-free overseas), or visit [www.TRICARE.osd.mil/DEERSAddress/](http://www.TRICARE.osd.mil/DEERSAddress/).

Eligible family members may contact the nearest TRICARE Health Services Region or visit their local TRICARE Service Center for enrollment information. Contact numbers are available at [www.TRICARE.osd.mil/beneficiary/](http://www.TRICARE.osd.mil/beneficiary/).

Updates regarding benefits for members of the Guard and Reserve and their family members are available on the TRICARE Europe web site at [www.europe.TRICARE.osd.mil/benefit/reserve\\_ng.asp](http://www.europe.TRICARE.osd.mil/benefit/reserve_ng.asp).

## TRICARE Prime is now available for Reserve Component family members whose sponsor is on active duty orders for more than 30 days



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